

United Concordia dentalSM

Revised: September 2023

United Concordia (UCCI) Overview

Background

- Headquarters: Harrisburg, PA
- Company: Highmark
- Competitor Website: <https://www.unitedconcordia.com/dental-insurance/>

Membership (as of 6/23)

- Nearly 9.5 million members nationwide
- 3 million Federal & Government program members
- More than 21,300 commercial clients
- 132k in-network dentists across the country
- Tricare Dental Program 5-Year contract with 1.8 million members for 5 years

Customer Service (as of 6/23)

- First call resolution - 97%
- Average speed to answer - 31 seconds (as compared to 24 seconds in 7/16)
- Abandonment rate - 2%
- 196 U.S. based telephone representatives

Claims Processing (as of 6/23)

- 97 % non-investigated claims finalized within 14 calendar days
- 100% non-investigated claims finalized within 30 calendar days
- 100% financial accuracy
- 98 claims processors - non-management claims personnel with average length of experience of 16 years
- 72% auto adjudication rate

AM Best Rating

- A - (Excellent) as of 6/23

Revenue

- \$1.6 Billion in 2022

Strengths

- 50+ years of experience
- Oral Wellness Programs

Weaknesses

Dental Plans and Programs

Traditional Plans

- Preferred (Active) and Flex (Passive) PPOs

Benefit-Rich Plans: Standard PPO

- **Concordia Flex** - [Concordia Flex Plan \(Passive PPO\) | United Concordia](#)
 - Passive PPO Plan
 - Available Network(s) – Advantage *Plus* or Advantage
 - In and out of network percentages are the same
 - Customized Plan Designs – available to groups with 100+ enrolled
 - Large selection of standard plan designs/program options including ortho coverage, temporomandibular joint dysfunction, and implants
- **Concordia Preferred** - [Concordia Preferred Plan \(Active PPO\) | United Concordia](#)
 - Active PPO Plan
 - Minimum of 20% participation or 10 enrolled employees with rate decreases of 70% participation
 - Available Network(s) – Advantage *Plus* or Advantage
 - Funding Options – Employer-funded, Voluntary
 - PPO designs with network/non-network coverage for diagnostic, preventive, basic, major, and ortho services
 - Customized Plan Designs – available to groups with 100+ enrolled

DHMO plans in select areas

- **Concordia Plus** - [Concordia Plus \(Dental HMO\) | United Concordia](#)
 - Dental HMO Plan
 - Must see a Concordia Plus general dentist to receive coverage
 - Minimum Participation – 2 enrolled employees
 - Available Networks – Concordia Plus
 - Stand-alone and dual-option dental programs available
 - Primary dentists coordinate care including specialty referrals
 - No annual deductible, No calendar year maximums DHMO product

Concordia Plus not available in the states – AK, AZ, AR, CO, CT, DE, GA, HI, ID, IL, IN, IA, KS, LA, NE, NV, NH, NM, NY, NC, ND, ME, MA, MN, MS, MT, MS, MT, OK, OR, RI, SC, SD, TN, UT, VT, WA, WV, WI, WY

Low-Cost Plans

Smile for Health® Value PPO Plans - [Smile For Health® Value Plans | United Concordia](#)

- **Value PPO Plan 1**
 - Basic dental plan for younger employees/people in good oral health
 - Preventive coverage and discounts for basic and major services
 - Covered Services – 100% preventive

- \$1,000 Annual Program Maximum
- **Value PPO Plan 2**
 - Mix of preventive, basic, and major dental coverage for adults and families
 - Smile for Health-Wellness as an additional benefit
 - Covered Services – 80/50/20
 - \$1,000 Annual Program Maximum
 - \$100/\$300 (per person/per family) Annual Program Deductible
 - Ortho Coverage – plan pays 50% with \$1,000 lifetime max per member
- **Value PPO Plan 3**
 - Low-deductible plan for cost-conscious families
 - Preventive coverage plus basic services
 - Covered Services – 100% preventive / 50% basic
 - \$1,000 Annual Program Maximum
 - \$25/\$75 (per person/per family) Annual Program Deductible
- **Value PPO Plan 4**
 - Broader coverage for preventive, basic, and major services (fillings, extractions, and crowns)
 - Smile for Health-Wellness as an additional benefit
 - Covered Services – 100/50/20
 - \$1,000 Annual Program Maximum
 - \$100/\$300 (per person/per family) Annual Program Deductible
 - Ortho Coverage – plan pays 50% with \$1,000 lifetime max per member

Plan Add-Ons

- Smile for Health® - Wellness
 - Improved benefits to make periodontal services more affordable
 - Full coverage for periodontal services, including surgical procedures
- Pregnancy Benefit
 - Full coverage for 1 additional cleaning during pregnancy
 - Other benefits are the same as Smile for Health® - Wellness
- Preventive Incentive
 - Preventive services like cleanings, exams, X-rays, and sealants don't count towards members' annual maximums
- Annual Maximum Rollover
 - Members can roll over up to \$300 unused benefit dollars if they get at least one exam during the plan year and use less than 50% of their annual max
- Pediatric Smart savings
 - Removes coverage for pediatric dental services covered by medical while covering them for adults
 - For groups that purchased ACA medical plan with embedded pediatric services
- UCVision
 - Offers savings on eye exams, eyeglasses, contact lenses, laser vision correction
- College Tuition Benefit® program
 - \$1 Tuition Rewards point = \$1 in tuition discounts

UC ClearVision Plans – in select areas

- Powered by VSP
- 5 vision plans offered - [Plan Comparison \(unitedconcordia.com\)](http://unitedconcordia.com)
- Bundled savings – discounts on dental plans when UC ClearVision is added at time of sale or renewal

FEDVIP Federal Dental Plan

- Dental and vision insurance programs, military retirees' dental plans, and benefits for annuitants
- High Option Plan
 - Unlimited annual max
 - \$2,500 dental implant annual max

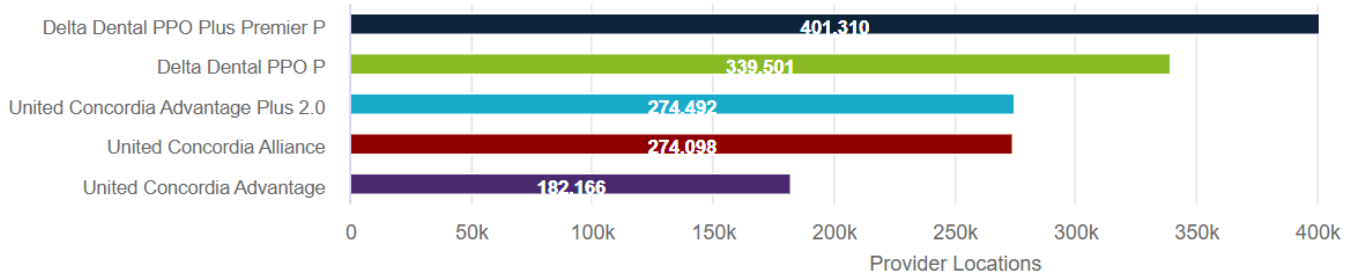
- \$3,000 ortho lifetime max
- Standard Option Plan
 - \$1,500 annual max
 - \$2,000 ortho lifetime max

Ortho coverage for kids to age 19

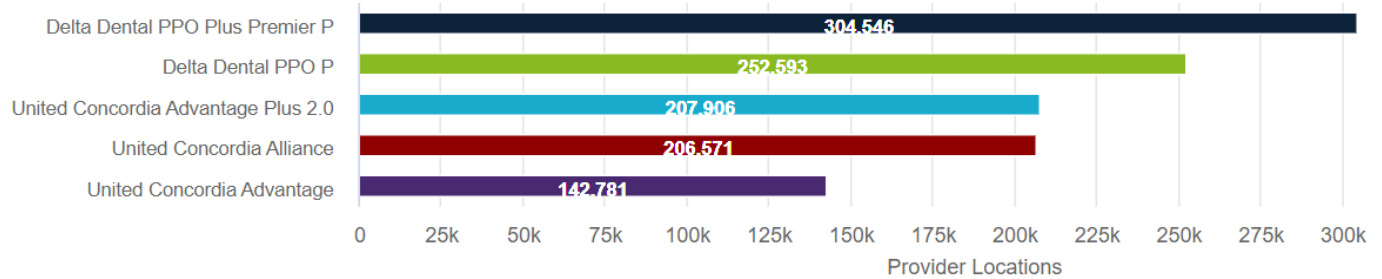
Nationwide Network Summaries

Network360 Data as of 9/23

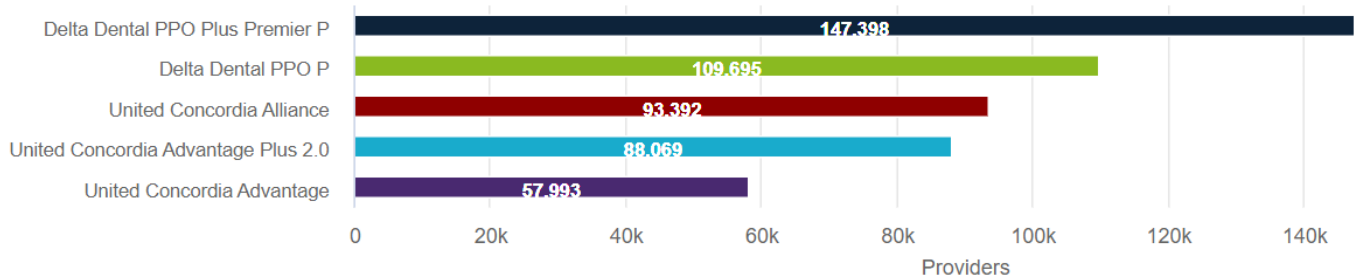
Access Points – Network360 September 2023



Access Points Confirmed - Network360 September 2023



Unique Providers – Network360 September 2023



Network Positioning

Dental Networks

- **United Concordia Advantage**
 - UCCI's home-grown PPO network
 - Narrowest network with deepest discounts
- **United Concordia Advantage Plus**
 - UCCI's home-grown broader PPO network with deep discounts, but not as deep as Advantage
- **United Concordia Alliance**
 - Advantage Plus network combined with Assurant's PPO network
 - Deeper discounts than UCCI Advantage Plus 2.0 with 35% average discount (reported by UCCI as of 8/15)
- **United Concordia Advantage Plus 2.0**
 - Largest PPO network adding DenteMax & DNoA to the Alliance network
 - More than 97,000 unique dentists at over 330,000 access points nationwide (reported by UCCI as of 7/16)
- **United Concordia iDental Discount Plan** - [How It Works - identalsavingsplan](#)
 - Must see a Concordia Advantage network dentist to receive a discount
- **United Concordia ADDP Dental Network** - [The Active Duty Dental Program \(ADDP\) Home Page \(addp-ucci.com\)](#)
 - Tricare Active Duty Dental Program (ADDP) is offered by the Department of Defense to all active duty service members of the Uniformed Services
 - Offered in both the continental US (CONUS) and outside the continental US (OCONUS) locations
 - Gaining enrollment in Spring 2017 for Tricare Dental Program (TDP) – family members of all active-duty uniformed services personnel and to National Guard and Reserve members and their families

Contract Differences

Newsworthy

PITTSBURGH, June 9, 2023 /PRNewswire/ -- Highmark Inc. and Highmark Wholecare are major sponsors of United Concordia Dental's mobile dental tours providing free onsite dental services — including exams, cleanings and fluoride treatments — to underserved communities throughout Pennsylvania this summer. These mobile dental tours are intended to address health access concerns for pediatric, young adult and senior Pennsylvanians.

"We are sponsoring these free dental clinics because we know that no matter what your age, dental health is important to overall health," said William Rayball, vice president of Government Quality, Highmark Inc. "We also know that vulnerable populations such as seniors and children face multiple barriers to getting dental care, so we are meeting them where they are and are providing services free of charge."

The mobile dental unit uses volunteer dentists and dental hygienists from United Concordia's network to provide an array of dental services, including oral cancer screenings. If additional care is needed in addition to onsite services, referrals will be provided. Dental services for each tour require pre-registration.

Healthy Smiles and More Tour

The "Healthy Smiles and More Tour" kicks off June 7 in Erie and ends June 27 in Philadelphia. The mobile dental unit will

make stops in 14 locations throughout Pennsylvania in addition to Erie and Philadelphia. The tour is available to adults aged 55 and older and stops will include additional health services and resources, which will vary depending on location. The Pennsylvania Office of Aging, Greater Philadelphia Coalition Against Hunger, Allegheny Health Network and Wellspan are participating on the tour with Highmark Wholecare. Other tour stops include Beaver Falls (June 8), Pittsburgh (June 9-10), Uniontown (June 12), Altoona (June 15), Gettysburg (June 16), Harrisburg (June 17 and 19) and Lancaster (June 21).

"Highmark Wholecare is a mission-driven, community-based managed care organization dedicated to caring for the total health of our members," said Dr. Robert Thielen, dental director, Highmark Wholecare. "With the recent end of the Public Health Emergency, we are encouraging a return to in-person care visits. United Concordia Dental's mobile tours help eliminate barriers to care that sometimes make in-person visits challenging."

Healthy Smiles for Miles

Through the "Healthy Smiles for Miles" tours scheduled for July and August, United Concordia expects to provide onsite dental services to more than 500 children and youth aged 20 years and younger, as well as senior Pennsylvanians. In total, the Healthy Smiles for Miles tour will reach 19 different locations across 10 different cities, including Pittsburgh (July 10-11 and August 7-8), York (July 12 and August 12), Harrisburg (July 13 and August 10-11), Reading (July 14-15 and August 18-19), Allentown (July 17 and August 21), Irwin (August 9), Lancaster (August 14-15), Lebanon (August 16-17) and Bethlehem (August 22).

Oral health suffered during the pandemic. In 2021, the American Dental Association Health Policy Institute surveyed a group of dentists and more than 30 percent said their patients had more cavities and gum disease than before the pandemic. That same year, The New York Times reported that the CareQuest Institute for Oral Health, a nonprofit research and advocacy group, found that six million adults lost their dental insurance because of the pandemic, and more than one in 10 had delayed getting care because of cost, lack of insurance, fear of exposure to the virus or a combination of those factors.

"As a leading national dental solutions organization, we know that the health of the mouth is connected to the health of the body, and consistent preventive care of your mouth, teeth and gums throughout every life stage can lead to better overall wellbeing," said Roosevelt Allen, DDS, MAGD, ABGD, chief dental officer, United Concordia Dental. "We are pleased Highmark, Inc., and Highmark Wholecare are sponsoring the Healthy Smiles tours for communities across Pennsylvania to help residents in need be their healthiest."

CAMP HILL, Pa. (Sept. 27, 2022) — A new partnership with VSP® Vision Care, the largest and only national not-for-profit vision benefits company, now gives employers doing business with United Concordia Dental the chance to further promote employee overall health and well-being by bundling dental and vision plans.

With five new vision offerings that cover eye exams, frames, lenses and contacts at varying levels, United Concordia's new product, UC ClearVision™, gives employers and employees more choice when it comes to selecting coverage that meets their specific needs.

"We're always looking for ways to better serve our customers," said Tom Palmer, senior vice president, Sales, Service and Strategic Partnerships. "Our new product means employers can choose a vision plan they think will work well for their team — and their team can decide if they want to add that coverage for themselves and their families."

Powering all of this is the solid administration experience of VSP, as the largest vision benefits administrator in the U.S., and their shared commitment to overall wellness and early disease detection," Palmer added.

UC ClearVision currently is available to employers in Arizona, California, Colorado, Florida, Georgia, Maryland, Missouri, New Mexico, Oklahoma, South Carolina, Texas, Virginia and Washington, D.C.

“There’s a lot of research that shows how the mouth — and the eyes — play an important role in overall well-being,” said Palmer. “Optimal overall health begins with great oral and eye health. United Concordia’s relationships with key partners like VSP Vision Care allow us to improve our members’ total health by offering value beyond just dental insurance.”

United Concordia’s vision rider, UCVision™, is still an available option for employers, with all members receiving the vision benefit as part of their dental plan where available.